

Tricare Dental Plan-OCONUS

The Tricare Dental Plan-OCONUS (TDP-O) is available for active duty family members to use in Korea. Some unique features of using the TDP-O in Korea, in contrast to using the TDP in CONUS, are that all use of the plan must be coordinated through local military dental clinics, Non-Availability Referral Forms (NARFs) are needed, Approved Providers must be used, payment is made up-front, by the patient, to the local national provider at the time that care is delivered, the insurance payment is made directly to the patient following submission of the claim and patients have smaller or no co-pays for many of the services that are provided. Also, total Orthodontic treatment costs may be reimbursed beyond the normal \$1500.00 lifetime allowance because of an existing co-pay qualifier. Additional details and guidelines are available by contacting the Tricare Representatives at Dental Clinic #2 (Yongsan)/Area II, DSN 736-5051, Cp Humphreys DC/Area III, DSN 753-6559 or Cp Walker DC/Area IV, DSN 764-4307 and by reviewing the online information found on the website maintained by United Concordia, the contractor for the TDP and TDP-O at: <http://www.ucci.com>. The "Reference Materials" link provides access to benefit booklets, the Enrollment/Change Form, and answers to many specific questions.

Korean Dentistry is state of the art. There are well established education and training protocols that rival anything available in the United States of America. Competition for selection to prestigious Korean Universities is intense. Graduates of Korean Dental Schools often go on to obtain PhDs in related research fields, do specialty training either in Korea, the U.S.A. or Europe and frequently practice in group clinics. Infection Control standards, sterilization procedures, clinic operations and continuing education all mirror those found in the United States. The existing list of Approved Providers includes comprehensive general dentists, orthodontists, endodontists, periodontists, oral surgeons and pediatric dentists in Area II, III and IV at various locations.

To use the TDP-O, family members must be enrolled. Enrollment is valid worldwide. If an active duty soldier's family members were enrolled in the TDP in CONUS and did not cancel their enrollment before coming to Korea, their enrollment is still valid. An active duty service member has 90 calendar days after relocating enrolled family members to Korea to decide to keep them enrolled, or to cancel enrollment without penalty. Ideally, family members should check with the local military dental clinic to see how well their treatment needs can be supported before making a decision to cancel enrollment. If a valid cancellation of enrollment is not done within the 90-day grace period after relocation, family members must stay enrolled in the program until the initial 12- month obligation period is completed, after which, they may cancel enrollment, at any time, without penalty. If families cancel enrollment, they can't re-enroll until 12 months have passed since the date of cancellation of enrollment. It is highly recommended that all family members remain enrolled.

If active duty family members are not currently enrolled in the TDP, they may be enrolled on-line at the Internet address above, or the Enrollment/Change Form can be

downloaded, completed and mailed in. Contact the Tricare Representative nearest you if you need assistance with enrollment. Coverage usually begins the first day of the month after the month the enrollment occurs. Generally, the completed enrollment form must be received and processed by United Concordia by the 20th of the month if you wish coverage to begin the next month. The website listed above also contains a great deal of information on contacting United Concordia.

Under the existing TDP-O contract, enrollees must first seek dental care from their local military dental clinic. Dental care that can't be provided in the military clinics may be referred to an Approved Provider, local civilian dentist, if the enrollee chooses to participate or the dental care may be deferred by the family member. When the family member chooses to participate in the TDP-O, specific paperwork must be completed for these referrals and a dentist on the list of Approved Providers must provide the care in order for the family member to receive reimbursement of costs for treatment received. Just as in the CONUS program, not all dental treatment procedures are covered. EXAMPLES: dental implants, esthetic dentistry, crowns or bridges for dental implants. However, this does not mean that the family members of active duty may not have these treatments, they can, but they must pay 100% of the cost and will not receive any reimbursement. Nevertheless, because the cost for many of the non-covered dental treatment options is significantly less in Korea, many family members may want to take advantage of the savings they can enjoy by having these dental treatment procedures performed in Korea. Please note these important differences in how the TDP-O is administered in Korea, compared with the stateside TDP, and DO NOT OBTAIN TREATMENT from a local civilian dentist WITHOUT REFERRAL from a military dental clinic or you will not be eligible for reimbursement under the TDP-O.

Negotiations are ongoing with the services, United States Congress and Tricare Dental Program representatives to change the TDP-O restrictions. The goal is to have the TDP-O more closely resemble the TDP CONUS program and eliminate the need for military clinic referrals and Approved Provider lists. These changes are not expected to take effect before the next contract renewal cycle, sometime in 2007.